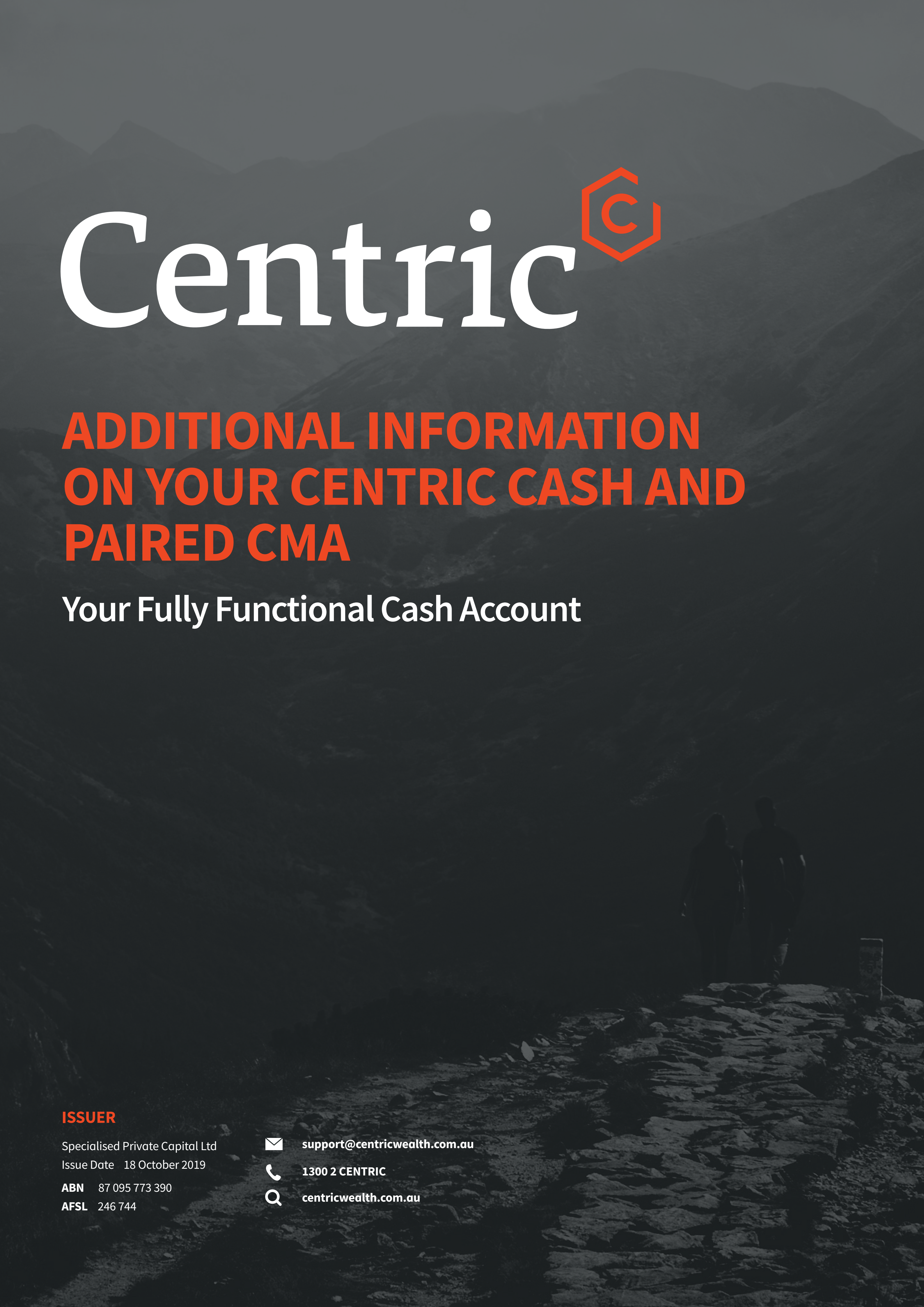


Centric

ADDITIONAL INFORMATION ON YOUR CENTRIC CASH AND PAIRED CMA

Your Fully Functional Cash Account

ISSUER

Specialised Private Capital Ltd
Issue Date 18 October 2019

ABN 87 095 773 390
AFSL 246 744

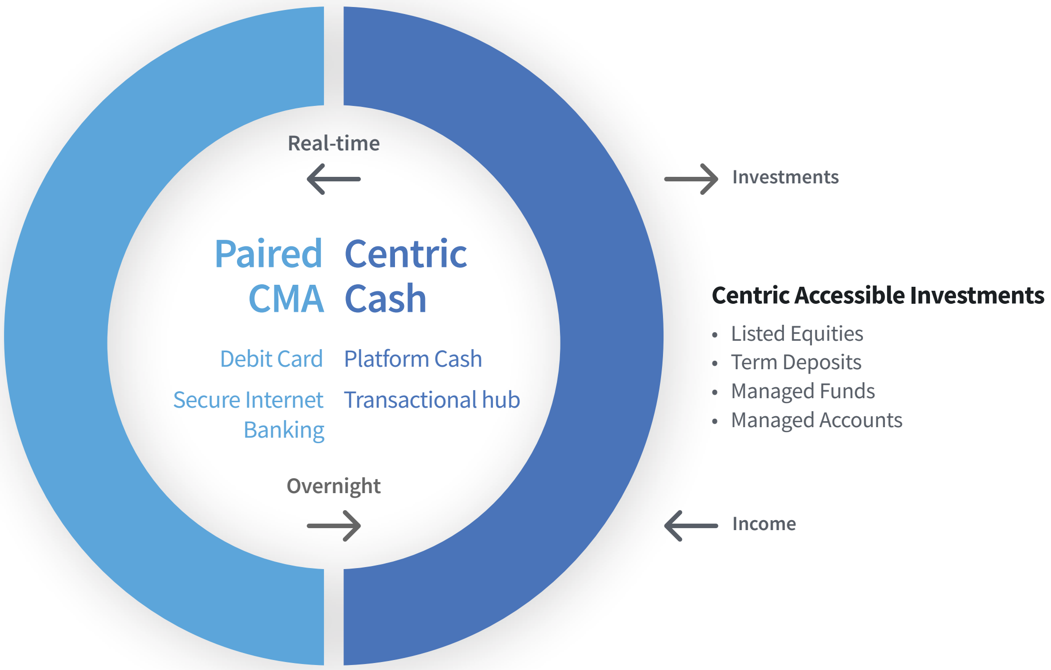
support@centricwealth.com.au

1300 2 CENTRIC

centricwealth.com.au

Payments In

- BPAY®
- EFT
- Cheque*
- RTGS*
- Regular Deposits



Payments Out

- BPAY® *
- EFT
- Cheque
- RTGS*
- Regular Withdrawals

*CMA Only

Your Centric Cash
Your Centric Cash account is integral to your Centric Account and is used to facilitate transactions on/from the platform in a bank account provided by Australia and New Zealand Banking Group Limited.

+

Your Paired Cash Management Account (CMA)
Your Paired CMA is an integrated ANZ V2 Plus Account offering flexibility, service and the security of Australia and New Zealand Banking Group Limited.

=

Your Fully Functional Cash Account
Your fully functional cash account empowers you to manage your cash flow, while earning a competitive interest rate.

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1300 2 CENTRIC
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How to Open:

Open your Centric Cash Account	Your Centric Cash is opened automatically when you create an Account with Centric. Your Centric Cash balance is held in a bank account with Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). We will not withdraw money from your Centric Cash except at your direction.	Immediately
Open your Paired CMA Account	• Complete the application • Sign and submit all documents to support@centricwealth.com.au • Receive a confirmation within 24 hours	24 Hours

Important information about your Paired CMA:

Terms and Conditions	www.anz.com/savingtransactiontermsconditions
General Product Information	http://www.anz.com/personal/bank-accounts/microsite/third-party-deposits/anz-v2-plus/
Ways to Bank	https://www.anz.com.au/ways-to-bank/
Online Banking	https://www.anz.com.au/ways-to-bank/internet-banking/personal/

Using your Paired Accounts:

Move funds into your Centric Cash	• Log into your Centric Account at www.centricwealth.com.au • Click on Payments • Select the Money In Tab
• Log into your Centric account at www.centricwealth.com.au • Click on Payments • Select the Money Out Tab	Move funds into your Paired CMA

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Earn Interest:

	Paired CMA	Centric Cash If you have a Nominated Financial Adviser	Centric Cash If you do not have a Nominated Financial Adviser
RBA Official Cash Rate	+0.10%	+0.20%	+0.15%

Payment Options:

	Paired CMA	Centric Cash
BPAY® in		Use the BPAY® Biller Code and unique reference number available on the Payments screen.
BPAY® out	Initiate a BPAY® out from the ANZ App or ANZ Internet Banking.	
Electronic Funds Transfer in	Initiate an EFT from your sending account into your Paired CMA.	Initiate an EFT from your sending account to Centric Cash using the BSB and unique account number available on the Payments screen.
Electronic Funds Transfer Out	Initiate an EFT from the ANZ App or ANZ Internet Banking.	Initiate on Centric from the Money Out Tab within Payments.
RTGS in	Initiate an RTGS payment from your sending account into your Paired CMA.	
RTGS out	Initiate an RTGS payment from the ANZ App or ANZ Internet Banking or by contacting the ANZ Contact Centre.	
Cheque in	Deposit cheques at any ANZ branch.	
Cheque out		Order a cheque online on Centric from the Money Out Tab within Payments. Name and address of the payee would be required to order a cheque online.
Direct Debit Request		Direct Debits can be set up by completing a Direct Debit Request while opening your account or from the Money Out Tab within Payments.

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Disclosure
The document has been prepared by Centric Capital and applies to the Centric Capital Investor Directed Portfolio Service (Centric), where Centric Capital act as the operator. Disclosure has been provided within our IDPS Guide to inform you of further information in this regard. Centric makes this document available to you free of charge on our website. Centric Capital reserves the right to update this document at any frequency it deems appropriate and recommends that you review the latest version of this document prior to submitting a request to Centric Capital.

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